

From: Cathy A
Subject: Study on Credit Bureaus Handling of Disputes

Date: Sep 12, 2004

Proposal: Notice of Study and Request for
Information - Fair and Accurate Credit Transactions of 2003 (FACT Act)
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Comments:

@@@Dear Sirs/Madame,

Credit Reporting Agenices have time and time again ignored evidence of incorrect reporting. I have many examples but here are 2 I am fighting now.

My husband has been divorced from his former wife for 10+ years. He has 2 addresses reporting as previous addresses in States he never lived. The addresses in question are the current and former address of this ex wife. We were told by the CRA that the address was linked to a credit line reporting on his report. we have since had the incorrect link deleted but the CRA says the incorrect address must stay. We have even sent proof that during the time they claim he was at the address in question he was in another state.

I have a credit line that was a medical record that was incorrectly reoported in 2001 by a Credit Agency. In April 2004, I began contact with the hospital that it was incorrect. I notified the collection agency as well that it was in dispute. The Collection agency never marked the line in dispute. The hospital has since agreed there should never have been a bill, nor should it have been turned over to a collection agency. I have a letter from the hospital stating it was their error and that they notified the collection agency to remove the tradeline from my Credit report. 3 months later it is still there. I have even sent copies of the letter to the CRA's and have either gotten no response or a letter from the CRA saying the letter I sent is not suffcient proof - according to them I could have fabricated the letter and letter head myself and will only remove it upon notification of the collection agency and the agency is refusing to remove the line. Every month the collection agency updates that the line is still a charge off thus further impacting my FICO score and ability to obtain credit.

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